



Express Mail No. 335 858 353US 3-129

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of: Bent et al.

Confirmation No.: 7722

Serial No.: 10/092,279

Art Unit: 3628

Filed: March 6, 2002

Examiner: Harish T. Dass

For: SYSTEMS AND METHODS FOR
PROVIDING LOAN MANAGEMENT
FROM CASH OR DEFERRED
INCOME ARRANGEMENTS

Attorney Docket No: 11559-003-999

RESPONSE TO NON-FINAL OFFICE ACTION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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Sir:

In response to the non-final Office Action mailed July 30, 2003 (the "Office action") in connection with the above-identified application, Applicants submit the following amendments and remarks and request reconsideration of this application. They also submit a Petition for the Extension of Time for three months from October 30, 2003 to and including January 30, 2004. It is estimated that no fee, other than the time extension fee, is required for this response. Please charge any fees deemed necessary (and refund any overpayments) to Pennie & Edmonds LLP Deposit Account 16-1150.

In this Response:

LISTING OF THE CLAIMS begins on page 2.

REMARKS/ARGUMENTS begins on page 13.